

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Issac Jimenez-Rojas
 Maritza Ramirez
 Debtors

Case No. 19-17431-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Mar 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2020.
 db/jdb

14431758	+ARS Account Resolution, 1643 NW 136 Ave, BLD H Ste 100, Fort Lauderdale, FL 33323-2857
14431762	+Cornerstone American Ed Services, P.O. Box 61047, Harrisburg, PA 17106-1047
14431765	+First National Bank of Omaha, P.O. Box 2557, Omaha, NE 68103-2557
14431766	Macy's, P.O. Box 8218, Monroe, OH 45050
14431768	PNC Bank, P.O. Box 340717, Pittsburgh, PA 15230

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg

	E-mail/Text: megan.harper@phila.gov Mar 07 2020 03:08:41 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 07 2020 03:07:51 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 07 2020 03:08:10 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14431759	+EDI: CAPITALONE.COM Mar 07 2020 07:53:00 Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
14431763	EDI: DISCOVER.COM Mar 07 2020 07:53:00 Discover Financial, P.O. Box 15316, Wilmington, DE 19850
14431764	+EDI: DISCOVER.COM Mar 07 2020 07:53:00 Discover Financial #2, P.O. Box 15316, Wilmington, DE 19850-5316
14431761	EDI: JPMORGANCHASE Mar 07 2020 07:53:00 Chase Bank, P.O. Box 15298, Wilmington, DE 19850
14431769	+EDI: SEARS.COM Mar 07 2020 07:53:00 Sears, P.O. Box 6282, Sioux Falls, SD 57117-6282
14431770	+EDI: RMSC.COM Mar 07 2020 07:53:00 Synchrony Bank/Walmart, P.O. Box 965024, Orlando, FL 32896-5024
14431771	+EDI: WTRRNBNBANK.COM Mar 07 2020 07:53:00 TD Bank/Target Credit, P.O. Box 673, Minneapolis, MN 55440-0673
14431772	+EDI: WTRRNBNBANK.COM Mar 07 2020 07:53:00 TD Bank/Target Credit #2, P.O. Box 673, Minneapolis, MN 55440-0673
14431773	+EDI: CITICORP.COM Mar 07 2020 07:53:00 The Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
14431774	EDI: WFFC.COM Mar 07 2020 07:53:00 Wells Fargo Home Mortgage, P.O. Box 659558, San Antonio, TX 78265

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14431760	Caridad Rojas
14431767	Osvaldo Barrueto Jimenez

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2020 at the address(es) listed below:

GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net; Jblackford@gsbblaw.com
 PAUL S. PETERS, III on behalf of Joint Debtor Maritza Ramirez ppeters@pmrbm.com
 PAUL S. PETERS, III on behalf of Debtor Issac Jimenez-Rojas ppeters@pmrbm.com
 REBECCA ANN SOLARZ on behalf of Creditor Wells Fargo Bank, National Association, not in its individual or banking capacity, but solely as trustee Et Al... bkgroup@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

District/off: 0313-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 19

Date Rcvd: Mar 06, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 5

Information to identify the case:

Debtor 1 Issac Jimenez-Rojas
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5243**

EIN --_-----

Debtor 2 Maritza Ramirez
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4719**

EIN --_-----

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **19-17431-amc**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Issac Jimenez-Rojas

Maritza Ramirez

3/5/20

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.